

(9) CLAIMS

1. Apparatus for escrow transactions, comprising:

a computer based automation system, having components providing
implementation, management, and tracking of escrow transactions, wherein data for
implementing, managing, and tracking the escrow transactions is accessible for specific
parties to said escrow transactions.

2. The apparatus as set forth in claim 1, comprising:

said components including program modules distributed between principals and
parties to said escrow transactions, providing predetermined party associated data entry
and access.

3. The apparatus as set forth in claim 2, comprising:

said program modules including security measures providing for a variety of levels
for said associated data entry and access to said escrow transactions.

4. A client-server computer system for escrow of property, comprising:

at least one client module associated with at least one client party for initiating an
escrow process with at least one escrow party; and

at least one server module associate with the escrow party, wherein a specific
escrow account between said client party and said escrow party is established,

maintained, tracked, and consummated via said client-server computer system.

5. The system as set forth in claim 4, comprising:

on-line entry and transmission of escrow initiation, escrow instructions, escrow
status tracking, and escrow consummation between the server party and the client party.

6. The system as set forth in claim 4, the at least one server module associated with
the escrow party further comprising:

on-line entry and transmission of service provider data between the server party
and at least one service provider.

7. The system as set forth in claim 4, comprising:

computer code providing data security.

8. The system as set forth in claim 4, comprising:

computer code providing for digital identity authentication for each party.

9. The system as set forth in claim 4, comprising:

digital tracking and transfer of funds or other compensation transfers throughout
said escrow process and final closing of said escrow process.

10. The system as set forth in claim 4, comprising:

tracking of all documentation required and advised for the escrow process.

11. Computerized method for escrow such as the escrowing of property and business-to-business transactions, the method comprising:

5 providing a computer based automation system of components, including components providing implementation, management, and tracking of the escrow wherein data for implementing, managing, and tracking the escrow transactions is accessible for specific parties to said escrow.

12. The method as set forth in claim 11 comprising:

10 distributing said components as computer code modules residing at principals and parties to said escrow for providing party associated data entry and access.

13. The method as set forth in claim 12 comprising:

including security measures providing for a variety of data entry and access levels to said escrow.

14. A process for a computerized escrow transaction comprising:

15 providing escrow account, escrow status, broker status, lender status, buyer status, seller status, and vendor status via a centralized server associated with an escrow officer; and

connecting parties to said computerized escrow transaction using multiple computer network access devices via connectivity types which include but are not limited to wireless, satellite, dial-up, or leased communications.

15. A system for real-time or near-real-time escrow transactions, comprising:

appropriate data, application, and transactional management network programs;

and

supporting network based applications for performing at least one of the escrow services selected from a group including:

receiving and storing escrow instructions upon submission by a party to the escrow transaction via a computerized communications device;

disseminating instructions to all relevant parties by computer;

providing escrow documentation;

providing escrow documentation approvals;

automating order specified services;

real-time and near-real-time display of escrow instructions, status, and activity;

on-line digital identification authentication;

transfer of ownership;

closing escrow;

releasing of escrow funds; and

digital transfer of escrow funds.

16. A method of doing business using an internet comprising:
providing an on-line escrow account for parties to a transaction;
providing on-line transactional account management services with respect to the
on-line escrow account for said parties; and
5 providing secure access to said on-line escrow account limited to the parties and
third parties using on-line identification authentication.

17. A computer memory comprising:
program code providing a client-server based automation system for an escrow
transaction;
10 program code providing implementation, management, tracking, and closing of
specific escrow transactions; and
program code allowing escrow transaction data access only for specific parties to
said escrow transaction.

18. The memory as set forth in claim 17 wherein said program code allowing escrow
15 transaction data access only for specific parties to said escrow transaction further
comprises:
program code for identification authentication.

19. The memory as set forth in claim 17 wherein said program code providing implementation, management, tracking, and closing of specific escrow transactions further comprises:

program code for digital signatures.

5 20. The memory as set forth in claim 17 comprising:

program code for a method of doing business using an internet, the code including computerized processes for providing an on-line escrow account for parties to a transaction, providing on-line transactional account management services with respect to the on-line escrow account for said parties, and providing secure access to said on-line escrow account limited to the parties and third parties using on-line identification authentication.

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